ENCASHMENT is:



UTILITY PATENT APPLICATION TRANSMITTAL				
Address to: Box PATENT APPLICATION	Attorney Docket No.	FDC 0124 PUS		
Commissioner for Patents United States Patent & Trademark Office Washington, D.C. 20231	Inventor(s) or Appln. Identifier	Maura A. Fitzgerald, Earney E. Stoutenburg and Dean A. Seifert		

This application entitled <u>METHOD AND SYSTEM FOR AUTHORIZING NEGOTIABLE INSTRUMENT</u>

	a.	A new application under 37 C.F.R. § 1.53(b).			
	b.	Acontinuationdivisional orcontinuation-in-part application under 37 C.F.R. \$ 1.53(b) of prior application Serial No/_ filed on, entitled			
	c.	A new utility application which claims the benefit of provisional application Serial No, filed on			
App	olication	lements and other attached papers:			
2.	_X_	Specification (including Claims and Abstract) [Total Pages 14]			
3.	_X_	Drawings (informal / _X_ formal) [Total Sheets 4]			
4.	. X Oath or Declaration				
	a.	✓ Newly-executed			
	b.	Copy from a prior application (37 C.F.R. § 1.63(d))			
5.		Incorporation By Reference: The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Item 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.			
6.		This application is filed by fewer than all the inventors named in the prior application, 37 C.F.R. § 1.53(d)(4).			
	a.	DELETE the following inventor(s) named in the prior nonprovisional application:			
	b.	The inventor(s) to be deleted are set forth on a separate sheet attached hereto.			
		CERTIFICATION UNDER 37 C.F.R. § 1.10			
Po	erein ar ost Offic id Trade	ify that this UTILITY PATENT APPLICATION TRANSMITTAL and the documents referred to as attached eing deposited on the below date with the United States Postal Service in an envelope as "Express Mail o Addressee" addressed to: Box Patent Application, Commissioner for Patents, United States Patent ark Office, Washington, D.C. 20231 on:			
	opress all Labe	o. EL 503 256 216 US Shelly Kean (Type or print name of person mailing paper)			
Da	ate of De	osit: December 28, 2000 Signature of person resulting paper. (Signature of person resulting paper)			

7.	Preliminary	Amendment
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	a.		A Preliminary Amendment is attached.
	b.		Cancel in this application original claims of the prior application before calculating the filing fee.
	c.		Please amend the specification by inserting before the first line the following sentence:
			"This is a continuation
			divisional
			of copending application(s) serial number/
			filed on"
	d.		A Petition to Suspend Prosecution For The Time Necessary to File An Amendment (New Application Filed Concurrently) is attached.
Small entity status:			
	a.		Applicant claims small entity status.
	b.		Small entity status was claimed in the prior nonprovisional application and such status is still proper and desired.

. Fee Calculation:

8.

FOR	NUM FIL	BER ED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS (37 C.F.R. § 1.16(c))	20	-20 =	0	x 18.00	0
INDEPENDENT CLAIMS (37 C.F.R. § 1.16(b))	4	-3 =	1	x 80.00	80.00
MULTIPLE DEPENDENT CLAIMS (1f applicable) (37 C.F.R. §1.16(d)) 270.00			0		
BASIC FEE (37 C.F.R. § 1.16(a))				710.00	
TOTAL OF ABOVE CALCULATIONS				790.00	
REDUCTION BY 50% FOR FILING BY SMALL ENTITY (NOTE 37 C.F.R. §§ 1.9, 1.27, 1.28)			0		
\$40.00 ASSIGNMENT RECORDAL FEE (if applicable)			40.00		
TOTAL			830.00		

X A check in the amount of \$830.00 is enclosed.

Is no longer desired.

- 11. X The Commissioner is hereby authorized to credit overpayments or charge the following fees (or any deficiency therein) to Deposit Account No. 02-3978:
 - a. X Fees required under 37 C.F.R. § 1.16.
 - b. X Fees required under 37 C.F.R. § 1.17.

12.	Maintenance of Copendency of Prior Application	
	A request for extension of time and th application (or are being filed in the prior a response until	e appropriate fee have been filed in the pending prior pplication concurrently herewith) to extend the period for
13.	An Information Disclosure Statement (IDS) thereto:	is attached, along with the following indicated attachments
	a Form PTO/SB/08 (sheet(s))	
	b Copies of references cited	
14.	Certified copy of priority document(s)	
15.	X Return Receipt Postcard	
16.	Other:	
17.	X An Assignment of the invention to First having an address of 401 Hackensack A	
	a. X is attached.	
	b was recorded on	at Reel, Frame
	c Applicant requests that the above assignment	gnee information be published with the application.
18.	The power of attorney in the prior application is to:	
	Name of Attorney of Record	Reg. No.
	The power appears in the original papers i	n the prior application.
	The power does not appear in the original	papers, but was filed on
	A new power has been executed and is atta	ached.
19.	Correspondence Address: Please address all future	communications to:
	Mark E. Stuenkel Brooks & Kushman P.C. 1000 Town Center, 22nd Floor Southfield, MI 48075-1351 Telephone: 248-358-4400; Fax: 248-358	,
		Respectfully submitted,
		MAURA A. FITZGERALD, EARNEY E. STOUTENBURG AND DEAN-A. SEIFERT
Date	te <u>December 28, 2000</u>	Name: Mark E. Stuenkel Registration No.: 44,364
	0	X Attorney or agent of record Filed under Rule 34(a)